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TO: Nick Maimones

COMPANY: Premier Capital

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FROM: Beverly Penzell, Pers. Rep.

DATE: January 11, 2002

PAGES: Including this page - eleven (11)

RE: Nationsbank v. Arroyave

MESSAGE: Pursuant to our conversation, attached please find a copy of the
Final Judgment dated July 26, 1999 and Amended Final Judgment dated April 15,
1998 in favor of Nationsbank and against Efrain and Robin Arroyave as well as a
copy of the Contingency Fee Agreement between Nationsbank and this firm.
I await your response. Thank you.

If there are any problems with the transmission, please call
(305) 531-3000 and/or Fax #(305) 531-5175

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TRANSACTION REPORT

JAN-11-02 FRI 11:31

FOR: KRIS PENZELL

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